

IN THE ABSTRACT OF THE DISCLOSURE:

Please insert an ABSTRACT OF THE DISCLOSURE after page 67, as follows:

-- ABSTRACT OF THE DISCLOSURE

Disclosed are a method of doing business and a security instrument. An exemplary method includes creating an equity pool with a plurality of equity interests; and compensating an associate, who has completed a milestone of a project, with a portion of the equity pool. An exemplary security instrument includes an equity pool and a security interest in the equity pool.--